

From: "Michelle Wiese" <mwiese@firststatebankandtrust.com> on 01/28/2004 01:01:08 PM
Subject: Truth in Lending

RE: Dockets R-1167,R-1168, R-1169, R-1170, R-1171

I wanted to comment on the existing disclosures. I have never in my 15 years of banking had a customer ask a question about the disclosure, I feel that they are already clear and conspicuous and should be left alone vs. changing them and possibly creating problems. Unless you have had a large number of complaints from customers specially stating disclosures are not clear, please leave these alone.

Additionally, the cost of replacing all of our disclosures plus hiring a consultant to make sure we have thought of every disclosure and making sure the new disclosures would be 100% correct would be tremendous!! Not to mention training staff (time and money!) on new disclosures and purchasing software upgrades. Additionally, some of our disclosures are written into other disclosures so this would affect more then just our disclosures.

Customer understands the terms and conditions of their accounts and loans already, let's think about the consumer and not change the existing disclosures.

Feel free to call me if you want to discuss this further, being a loan officer I know 100% what the customers desire because I work with them every day.

Sincerely,

Michelle Wiese

First State Bank and Trust Company

402-727-0214

We are sending you this e-mail primarily for your information, to meet your needs and further our valued relationship. If you prefer not to receive any further messages from us, just reply to this e-mail and let us know. Thanks.

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Michelle Wiese

First State Bank and Trust Company

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